FORM PTO-1449  
(REV. 7-80)U.S. DEPARTMENT OF COMMERCE  
PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.:  
47004.000067SERIAL NO.:  
09/511,362

## LIST OF MATERIALS CITED BY APPLICANT

INVENTOR'S NAME:  
Kevin SULLIVANEXAMINER:  
Unassigned *RAVTE*FILING DATE:  
February 23, 2000GROUP:  
*2768 3624*

(Use several sheets if necessary)

## U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NUMBER							DATE	NAME	CLASS	SUBCLASS	FILING DATE
<i>AR</i>	A	3	6	3	4	6	6	9	07/16/69	Soumas, et al.			
	B	4	5	9	4	6	6	3	06/10/86	Nagata et al.			
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	D	4	7	5	0	1	1	9	06/07/88	Cohen et al.			
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	F												
	G												
	H												
	I												
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## FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER							DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
													YES	NO
	J													
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	P													
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## OTHER MATERIALS (Including Author, Title, Date, Pertinent Pages, Etc.)

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EXAMINER

*AR*

DATE CONSIDERED

*8-9-03*

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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	09/511,362
Filing Date	February 23, 2000
First Named Inventor	Kevin Sullivan
Art Unit	2766 3624
Examiner Name	Unassigned
Attorney Docket Number	47004.000067

Sheet 1 of 4

**U.S. PATENT DOCUMENTS**

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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**FOREIGN PATENT DOCUMENTS**

*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)				YES	NO
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**NON-PATENT LITERATURE DOCUMENTS**

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
AB	1.	CardEx Incentives, 4/6/99, <a href="http://www.cardexco.com">www.cardexco.com</a>		
	2.	"Associates First Capital Corporation", Hoover's Inc., The Industry Standard: The Newsmagazine of the Internet Economy, thestandard.net/companies/cpmpany-display, 4/6/99		
	3.	JEFFREY M. LACKER, "Stored Value Cards: Costly Private Substitutions for Government Currency", Economic Quarterly, 1996		
	4.	"The Evolution of a New Consumerism", Chain Store Age, Vol. 73, pp. 8-9, June 1997		

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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number 09/511,362

Filing Date February 23, 2000

First Named Inventor Kevin Sullivan

Art Unit 2768

Examiner Name Unassigned

Sheet

2

4

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AB	5.	LISA FICKENSCHER, "Amex prepaid offering is latest card for firms regarding employees", American Banker, Vol. 161, No. 151, p. 11, 8/8/96		
I	6.	"Welcome to Swiftgift", Swiftgift, www.swiftgiftcard.com, 12/8/98		
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	10.	Business Travel News, "Maritz gets mastercard's stamp of approval", 8/19/96		
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	12.	MICKEY MEECE, "Boatman's prepaid cards for worker-incentive firm", American Banker, 7/2/96		
	13.	Card News, Vol. 6, No. 25, "D.C. Area Safeway stores look for increase in sales volume and revenue with cards", December 1991		
	14.	Spurgin, "Sopininmon! or What's happening in the retail credit card environment", Credit World Journal, April 1997		
	15.	AT&T Marketing, "Universal card free lifetime membership extended 3 months", <del>www.att.com/prose/0297/970217.esa.html</del> , 12/4/90		
	16.	Chain Store Age Executive with Shopping Center Age, "More retailers turn to co-branding", 2/1/95		

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*AB*

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# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Application Number	09/511,362
Filing Date	February 23, 2000
First Named Inventor	Kevin Sullivan
Art Unit	2768
Examiner Name	Unassigned
Attorney Docket Number	47004.980057

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Sheet 3 4

## NON-PATENT LITERATURE DOCUMENTS

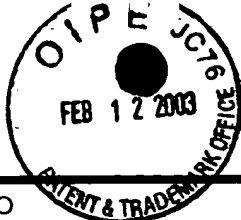
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	18.	First USA Platinum Connect, First USA Bank, First USA Promotional Mailing, 10/97		
	19.	Introducing the First USA Platinum Connect Card, First USA Promotional Mailing, 12/97		
	20.	Here's the calling convenience you asked for: 1-800-call-AT&T....For All Calls, Appendix A: For Card Carriers		
	21.	Beth Piskora, Debit Cards Seen Poised for New Markets, American Banker, pp. 16, 03/07/95		
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	26.	Emerson Brown and Jim Baum, Purchasing Card Magic: Eli Lilly Finds Accounts Payable Flying High With Plastic, Corporate Cashflow		
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<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	09/511,362		
		<b>Filing Date</b>	February 23, 2000		
		<b>First Named Inventor</b>	Kevin Sullivan		
		<b>Art Unit</b>	2788 3624		
		<b>Examiner Name</b>	Unassigned		
<b>Sheet</b>	4		4	<b>Attorney Docket Number</b>	47004.000067
<b>NON-PATENT LITERATURE DOCUMENTS</b>					
	28.	International Preliminary Examination Report for Application No. PCT/US01/03587 filed on 02/09/00 and dated 07/18/02			
	29.	Christine Dugas, Payroll May Ask: Paper or Plastic?, USA Today, 3B, 08/14/01			
<b>EXAMINER SIGNATURE</b> 				<b>DATE CONSIDERED</b> 8-9-03	
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Sheet 1 of 1

Complete if Known

Application Number 09/511,362  
Filing Date 02-23-2000  
First Named Inventor Kevin Sullivan  
Group Art Unit 2768  
Examiner Name Unassigned  
Attorney Docket Number 47004.000067

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### U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
AP	U1	6,128,599		Walker et al.	10-03-2000	
	U2	6,070,153		Simpson	05-30-2000	
	U3	5,745,706		Wolfberg et al.	04-28-1998	
	U4	5,787,404		Fernandez-Holmann	07-28-1998	

### FOREIGN PATENT DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sub>6</sub>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
	F1							

### NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	P1	International Search Report for Application No. PCT/US01/05458, Filed 02-22-2001	
Examiner Signature	APR		Date Considered 8-9-03

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<sup>2</sup> Unique citation designation number. <sup>3</sup> See attached Kinds of U.S. Patent Documents. <sup>4</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>5</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>6</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>7</sup> Applicant is to place a check mark here if English language Translation is attached.

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					INVENTOR'S NAME: Kevin SULLIVAN		EXAMINER: Unassigned	
					FILING DATE: February 23, 2000		GROUP: 2768	

U.S. PATENT DOCUMENTS													
*EXAMINER INITIAL		DOCUMENT NUMBER							DATE	NAME	CLASS	SUBCLASS	FILING DATE
<i>QB</i> <div style="border-left: 1px solid black; height: 100px; margin-left: 5px;"></div>	A	5	9	7	0	4	8	0	10/19/99	Kalina			
	B	6	2	4	3	6	8	8	6/5/01	Kalina			
	C	6	3	4	5	2	6	1	2/5/02	Feidelson			
	D	6	1	6	4	5	3	3	12/26/00	Barton			
	E	6	1	0	5	8	6	5	8/22/00	Hardesty			
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Doc #: 157223; V. 1



# Electronic Information Disclosure Statement

## Mutual fund card method and system

Application:   
09/511362

Confirmation: 4127

Applicant(s): Kevin Sullivan

Docket  
Number: 47004.000067

Group Art  
Unit: ~~2768~~ 3624








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search string: ( 3946206 or 4047033 or 4545838 or 4750119 or 4831242 or 4897533 or 4978401 or 5095194 or 5117355 or 5175416 or 5192947 or 5202826 or 5326960 or 5397881 or 5424524 or 5450477 or 5465206 or 5471669 or 5477038 or 5482139 or 5500514 or 5530232 or 5578808 or 5585787 or 5637845 or 5703344 or 5710886 or 5721768 or 5765141 or 5777305 or 5787404 or 5857079 or 5857709 or 5864830 or 5870718 or 5926800 or 5955961 or 5991750 or 6016954 or 6038552 or 6036099 or 6243688 ).pn.

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## US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents


init	Citation No.	Patent Number	Date	Bar Code	Patentee	Class	Subclass
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<i>I</i>	P42	6243688	2001-06-05		Kalina

## Signature

Examiner Name	Date
	<i>8-9-03</i>